

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

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In re:

Chapter 13

Vilma Montero

Case No. 19-23758-shl

Debtor(s).

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**DEBTOR LOSS MITIGATION AFFIDAVIT**

STATE OF NEW YORK     )  
                                      )ss.:  
COUNTY OF                    )

I, Cathy Nigro, being sworn, say:

I am not a party to this action, am over 18 years of age and reside in  
Staten Island, New York.

On December 1, 2019, I served a true and completed copy of the documents requested in  
the “*Creditor Loss Mitigation Affidavit*,”<sup>1</sup> dated November 20, 2019, upon the following parties  
via email at the following addresses: idelia@rasflaw.com and rfelix@rasboriskin.com including  
the following documents:

- ✓ A copy of the Debtor’s<sup>2</sup> two (2) most recent federal income tax returns;
- ✓ A copy of the Debtor’s proof of social security income, two months bank  
statements, and contribution income.

Or, if Debtor is self-employed:

☐ A copy of the Debtor’s business’ two (2) most recent months’ profit and loss  
statements, setting forth a breakdown of the monthly business income and expenses for *[the  
months of]*;

☐ A copy of the mortgagee’s completed financial worksheet;

☐ Proof of second/third party income by affidavit of the party, including the party’s  
last two (2) paycheck stubs,

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<sup>1</sup> Italicized words in quotations indicate that there is a form by the same name on the Bankruptcy Court’s website.  
These forms shall be used whenever applicable.

<sup>2</sup> Unless otherwise provided herein, all capitalized terms are defined in the Southern District of New York’s Loss  
Mitigation Program Procedures. The Loss Mitigation Program Procedures’ definition of “Debtor” includes joint  
debtors.

✓ Other (please specify)

-Completed Loss Mitigation Package.

s/Cathy Nigro

Sworn and subscribed before me this

the 1st day of December, 2019.

S/David Jon Doyaga .

Notary Public  
State of New York  
No. 02D0612250  
Commission Expires 02/14/2021